Exhibit Name: Indemnity Calculations

Exhibit Number: P21-4, Plan 40
Record Name: Acreage Claim

Record Code: P21

Reinsurance Year: 2011

Version: Approved Release Date: 6/30/2010

Insurance Plan Code		40 Tree Based Dollar Amount of Insurance					
	0207 Orange Trees	0210 Lime Trees			0213 Carambo	la Trees	0266 Coffee Trees
Commodity Code	0208 Grapefruit Trees	0211 All other Citrus Trees	0214 Mango Trees			0267 Papaya Trees	
	0209 Lemon Trees	0212 Avocado Trees	0265 Banana Trees				
		<u>Field</u>	Record	<u>Field</u>	<u>Field</u>	<u>Field</u>	
	<u>Calculations</u>	<u>Name</u>	<u>Number</u>	<u>Number</u>	<u>Format</u>	<u>Rounding</u>	<u>Rules</u>
Section 1: Guarantee Calculation							
Premium Guarantee	= Determined Tree Count * Coverage Level Percent * Price Election Amount	Premium Guarantee	Internal			Round to whole number	
		Determined Tree Count	P21	19	999999999	None	
Treffilatif Guarantee		Coverage Level Percent	P14	33	9.9999	None	
		Price Election Amount	ADM		9.9999	None	Edit with the Price ADM, "A00810".
Acre Stage Guarantee	= Premium Guarantee * Guaranteed Adjustment Factor	Acre Stage Guarantee Amount	P21	36	99999999.99	Round to whole number	
Amount Amount Guarantee Guaranteed Adjustment rac		Guaranteed Adjustment Factor	P11	75	9.999	None	
Section 2: Loss Guarantee	e Calculation						
Loss Guarantee Amount	Acre Stage Guarantee Amount * Liability Adjustment Factor	Loss Guarantee Amount	P21	49	99999999.99	Round to whole number	
Loss Guarantee Amount		Liability Adjustment Factor	P21	40	9.999999	None	
Section 3: Indemnity Calculation							
Unit Deficiency Quantity	= Loss Guarantee Amount – Production to Count Quantity	Unit Deficiency Quantity	P21	38	S99999999.99	Round to whole number	
		Production to Count Quantity	P21	34	99999999.99	None	
Preliminary Indemnity	= Unit Deficiency Quantity * Insured Share Percent	Preliminary Indemnity Amount	P21	52	S999999999	Round to whole number	
Amount		Insured Share Percent	P11	48	9.999	None	
	= Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor * Stage Indemnity Percent	Indemnity Amount	P21	53	S999999999	Round to whole number	
		Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".
Indemnity Amount		Stage Indemnity Percent	Internal		9.99	None	When P11 Acreage, Insurance Option Code List contains "CV", "OX" or "OZ", then Stage Indemnity Percent must equal 0.50.

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